CLAIMS

I/we claim:

1   1. A system for delivering and paying subscriber bills associated with a plurality of billers

2   via a communications network, comprising:

3   a server computer connected to the network and adapted to transmit bill

4   presentment information representing one or more bills for a subscriber, each of the one or

5   more bills having an associated biller, via the network; and

6   a subscriber computer, connected to the network, and including a communications

7   port for receiving the transmitted bill presentment information representing the one or more

8   bills, a display for displaying the received bill presentment information, an input device for

9   selecting at least one of the one or more bills represented by the displayed bill presentment

10   information, and a processor for causing the communications port to transmit a payment

11   record for each selected bill, to the server computer via the network, responsive to the

12   selection of the at least one bill;

13   wherein the server computer is further configured to generate remittance advice

14   based on each transmitted payment record, and to route the remittance advice which is

15   generated based on the transmitted payment record for each selected bill, to the biller

16   associated with that bill.

1   2. The system according to claim 1, wherein:

2   the server computer is further configured to receive original bill information

3   representing the one or more bills, generate the bill presentment information representing

4   the one or more bills based on the received original bill information, and to transmit the bill

5   presentment information to the subscriber computer, via the network.

1   3. The system according to claim 2, wherein:

2   the generated bill presentment information includes a summary of each of the one

3   or more bills represented by the received original bill information.

1   4. The system according to claim 1, further comprising:

2   one or more biller computers connected to the communications network;

3   wherein the remittance advice which is generated based on the transmitted payment

4   record for each selected bill, is routed directly from the server computer to a respective one

5   of the one or more biller computers, which represents the biller associated with that bill, via

6   the network.

1   5. A method of delivering and paying bills via a communications network to which are

2   coupled a central station, and a plurality of payor stations, comprising:

3   receiving bill presentment information representing one or more bills, each having

4   an associated biller, at one of the plurality of payor stations via the communications

5   network;

6   displaying the received bill presentment information at the one payor station;

7   entering an input at the one payor station to select at least one of the one or more

8   bills represented by the displayed bill presentment information;

9   transmitting a payment record for each selected bill from the one payor station to the

10   central station via the communications network;

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11   generating remittance advice at the central station based on each transmitted

12   payment record; and

13   routing the remittance advice which is generated based on the transmitted payment

14   record for each selected bill, to the biller associated with that bill.

1   6. The method according to claim 5, further comprising:

2   receiving original bill information representing the one or more bills;

3   generating the bill presentment information representing the one or more bills based

4   on the received original bill information; and

5   transmitting the bill presentment information from the central station to the one

6   payor station via the communications network.

1   7. The method according to claim 6, wherein:

2   the generated bill presentment information includes a summary of each of the one

3   or more bills represented by the received original bill information.

1   8. The method according to claim 5, wherein:

2   one or more biller stations are also coupled to the communications network; and

3   the remittance advice which is generated based on the transmitted payment record

4   for each selected bill, is routed dirertly from the central station to a respective one of the

5   one or more biller stations, which represents the biller associated with that bill, via the

6   communications network.

7   9. A system for delivering and paying subscriber bills associated with a plurality of billers,

8   comprising:

9   a communications port configured to transmit bill presentment information

10   representing one or more bills for a subscriber, each of the one or more bills having an

11   associated biller, and to receive a signal indicative of the selection by the subscriber of at

12   least one of the one or more bills represented by the transmitted bill presentment

13   information for payment, via a communications network; and

14   a processor configured to generate remittance advice based on each transmitted

15   payment record, and to route the remittance advice which is generated based on the

16   transmitted payment record for each selected bill, to the biller associated with that bill.

1   10. The system according to claim 9, wherein:

2   the processor is further configured to generate the bill presentment information

3   based on original bill information representing the one or more bills, and to direct

4   transmission of the bill presentment information; and

5   the communications port transmits the bill presentment information responsive to

6   the transmission directive.

1   11. The system according to claim 10, wherein:

2   the generated bill presentment information includes a summary of each of the one

3   or   more   bills   represented   by   the   received   original   bill   information.

1   12. The system according to claim 9, wherein:

2   the processor is further configured to route the remittance advice to the associated

3   biller by directing the transmission of the remittance advice; and

4   the communications port is further configured to transmit the remittance advice

5   which is generated based on the transmitted payment record for each selected bill, directly

6   from to the biller associated with that bill, responsive to the processor directive.

1   13. A method of delivering and paying bills, comprising:

2   transmitting bill presentment information representing one or more bills, each having

3   an associated biller, to a subscriber via a communications network;

4   receiving a payment record via the communications network, for at least one of the

5   one or more bills represented by the transmitted bill presentment information, which has

6   been selected by the subscriber for payment;

7   generating remittance advice based on each transmitted payment record, and

8   directing a delivery of the remittance advice which is generated based on the transmitted

9   payment record for each selected bill, to the biller associated with that bill.

1   14. The method according to claim 13, further comprising:

2   generating the bill presentment information based on original bill information

3   representing the one or more bills.

1   15. The method according to claim 14, wherein:

2   the generated bill presentment information includes a summary of each of the one

3   or more bills represented by the original bill information.

1   16. The method according to claim 13, wherein:

2   delivery of the remittance advice is directed by transmitting the remittance advice

3   which is generated based on the transmitted payment record for each selected bill, directly

4   to the biller associated with that bill via the communications network.